

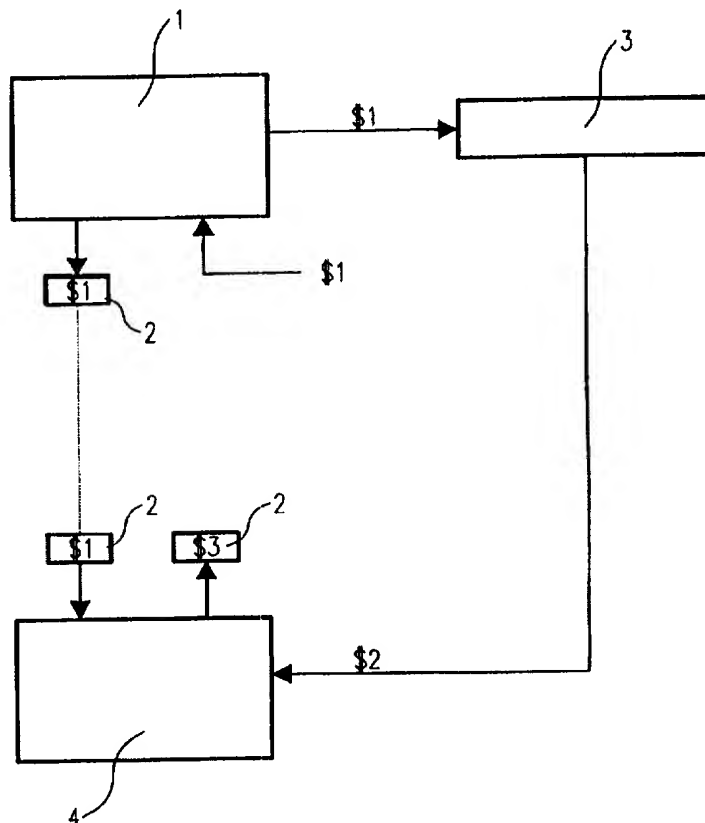


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(54) Title: GIFT TOKEN**(57) Abstract**

A gift token has a card-like handy body member with an appropriate imprint and representing a certain exchange-value which is exchangeable for a chosen good. The body member includes an integrated circuit with an electronically readable and programmable memory, intended for the storage (at least temporarily) of the above-mentioned exchange value, in a way which is compatible with an existing electronic payment system.



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Gift Token

The present invention concerns a gift token representing a certain countervalue which can be exchanged for an optional product, comprising a manageable body provided with an appropriate print.

Nowadays, gift tokens of a kind referred to in the preamble, are common property and with these, two categories can be distinguished. The first category of known gift tokens is issued by certain branch organisations and can be exchanged specifically for a certain kind of product. For example, the well-known book tokens, record/CD tokens and dinner cheques, which can only be exchanged for respectively books, sound recording media or dinners at a restaurant of your choice. In addition to this, gift tokens are also issued by stores, shopping centres or organisations for the self-employed with which the gift token can be exchanged for any product from the store, shopping centre respectively the organisations for the self-employed.

In all cases, an often quite laborious and administratively costly procedure is common to steer the issuing, exchanging and cashing of the circulating gift tokens in the right direction. For this purpose, almost always considerable administrative costs for cashing the token are charged. Thus, in the Netherlands for years the *Nationale Vereniging van Geluidsdragende Detaillisten (NVGD*, national association of sound recording retail traders) has issued so-called CD tokens, which can be exchanged for sound recording media at businesses affiliated to this branch organisation. Each affiliated business is able to order such tokens with the *NVGD*. The *NVGD* sends the token to a management/storage office, usually a bank, where the shopkeeper may purchase the tokens. Subsequently, the tokens are circulated by the shopkeeper at the purchase price, in the course of which nothing has been earned yet then. When spending the indicated countervalue, the token is collected and subsequently charged from the *NVGD* by the collecting shopkeeper. Subsequently, the *NVGD* pays the indicated countervalue of the token in due course, after deducting the above-mentioned administrative costs and destroys the used gift token. After this, the countervalue claim is submitted to the management office, while the management office deducts the administrative costs incurred by them. This procedure is not only laborious and time-consuming but also, as

-2-

a result, the shopkeeper will be less inclined to accept the gift token in case the spending value is lower than the countervalue of the token.

5 The present invention aims, among others, at providing the kind of token referred to in the preamble, not, or at least to a considerable lesser degree, having these drawbacks.

10 In order to realise the intended aim, a gift token according to the present invention is characterised in that the body comprises an integrated circuit, comprising an electronic memory which can be read out and programmed, intended, at least temporarily, to store the above-mentioned countervalue on it, in a way compatible with an existing electronic payment system. Because the countervalue of such a card is stored in an electronic memory in a way compatible with an existing electronic payment system, the card can be used without any problem in principle for any random spending, while the amount is simply debited from the balance of the card with the integrated circuit and credited to 15 the bank account of the shopkeeper. The costs charged for making use of the electronic payment system are negligible, or at least relatively low, compared to the administrative costs which were thus far charged for conventional gift tokens. After spending, the card balance is available for another purchase.

20 In the following embodiment, the use of a gift card according to the invention will be explained in more detail and the corresponding advantages will be explained. A corresponding drawing will be referred to in which:

Figure 1 shows a schematic view of a gift token system making use of an embodiment of the gift token according to the invention.

25 As referred to above, the drawing is purely schematic. Corresponding parts in the figures are indicated with the same reference number.

30 With the gift token according to the invention, the administrative procedure for issuing the gift tokens is considerably easier to realise than the above-mentioned existing procedure for CD tokens, which will be explained on the basis of figure 1. The entire system is based on a gift token according to the invention comprising a card-shaped body 2, provided with an appropriate print containing an integrated circuit in it or on it.

-3-

The integrated circuit comprises an electronic memory which can be read out and programmed, intended to store, at least temporarily, the desired countervalue on it, in a way compatible with an existing electronic payment system.

- 5 An issue point 1 has unloaded gift cards at its disposal, as a result of which it is hardly sensitive to, among others, theft. This issue point 1 may be arranged specifically as such, however, affiliated companies/shops may also function as such.

- 10 If a consumer asks for a gift card, card 2 is loaded for the desired amount \$ 1.- and sold. With this, the options may be limited to accepted amounts formed by an entire multiple of NLG 25.-, however, in itself this may also differ, if necessary. Loading is realised by means of the appropriate equipment at the issue point 1. In addition to cash payment, settlement may also be realised electronically, for the issued gift card is compatible with an existing system for electronic payment transactions. In a special embodiment, the
15 integrated circuit of card 2 comprises means in order to co-operate by the medium of adequate peripheral equipment with a second card-shaped body containing an electronic memory with a certain loaded currency value in order to debit the value concerned from it. Such a second card comprises, for example, a so-called *chip-knip*: an electronic purse which is issued by joint banks and which is loaded to a certain amount in advance.

- 20 The amount \$ 1 of gift card 2 is charged to an account of the issue point credited to a central bank account 3, which is realised fully automatically. If so desired, a *chip-knip* from issue point 1 may be debited for the amount \$ 1.- concerned instead.

- 25 The consumer is now able to give away the just acquired, loaded gift card 2 as a gift. The person receiving gift card 2 from him, may spend it on the purpose indicated on the card. This may be a sound recording medium in case of a CD/record token, a stay in a hotel in case of a hotel token, a dinner in case of a dinner token, etc. Again and again, the card is spent at a desired corresponding affiliated company for a specific product
30 respectively specific service. The indicated purpose may, however, also concern a specific place, e.g. a certain department store, shopping centre or shopkeepers' organisation, in which case the purchased service or product is generally optional.

-4-

Contrary to the conventional gift tokens, the gift card receiver according to the invention is free to choose the amount to spend. Thus, he/she is able to use the gift card for a spending \$ 2 with a certain company 4. This spending is debited in an electronic way from the current balance of gift card 2, in such a way that the disposable balance \$ 3 remains. This amount may be spent with the same company, however, it may also be spent with another company. After or if necessary, during/as a result of the transaction, the amount spent \$ 2 is debited from the central bank account 3 electronically, and after deducting a small amount for processing costs, which is credited to an account kept by company 4. The above-mentioned mutations of the central bank account 3 may, for that matter, also be executed non-electronically in writing, using acceptable collection procedures. However, the processing time will be longer in that case. Apart from these kind of transactions, whether or not electronic, in principle, the gift token system according to the invention does not require administration, which results in substantial costs savings compared to a conventional gift token system.

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Although in principle, the gift token according to the invention entails higher production costs compared to the conventional paper gift token, it is, however, also cost-saving in this respect, since a used gift card according to the invention, contrary to its conventional counterpart, is suitable for recycling. To this end, card 2 with a remaining balance \$ 3 is collected below a certain amount, after settlement of this remainder \$ 3, and subsequently put at the disposal of issue point 1 for recycling purposes. In addition, the physical stock of gift cards according to the invention may be limited, since every card is suitable for the entire gamut of countervalues and it is therefore not required to keep a collection of cards for every countervalue.

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Although the invention has been explained and described in more detail above by means of a specific embodiment, it may be obvious to any person that the invention is in no way limited to the given example. On the contrary, the invention offers a broad range of application options and ditto embodiment or appearance forms which can all be applied within the framework of the invention by the average craftsman, without requiring an inventive contribution from him. Thus, the gift chip card according to the invention may, for example, also be marketed in a loaded design and the card, partly because of

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-5-

the fact that the costs incurred are lower, is more versatile than the fields for which a gift token system has been applied thus far. These may involve the nearly unlimited field of retail trade, especially builder's merchants and do-it-yourself stores, toy stores, garden centres and the department stores referred to earlier, record shops and book shops, also including, however, transport companies and especially taxi and aircraft companies, as well as theatres, cinemas, sports stadiums, hotels, restaurants and other hotel and restaurant facilities.

Time after time, the invention provides both the consumer and the entrepreneur with significant advantages due to the fact that any random amount can be spent by means of the gift card respectively no laborious charge procedures and costs are involved and settlement takes place almost immediately.

In case of a spending for events, e.g. pop festivals, theatre performances, sports games, etc., the gift card according to the invention may, for that matter, be supplemented with any corresponding reservation. To this end, again preferably in an electronic way, contact is made with the booking agency and the amount due is debited from the gift card and the acquired reservation is loaded into the memory of the card. The user may enter the places desired by him, if and as far as they are still available. Thus, the card serves as an access ticket for the event concerned. In case of private events, the reservation is to be entered or shown together with a membership card, e.g. a season ticket/club ticket with football matches, before the reservation can be executed. Such a reservation procedure may also be adopted outside the framework of a gift token system, making use of your own chip-card with a currency countervalue, e.g. the above-mentioned *chip-knip*.

Claims:

1. Gift token representing a certain countervalue which can be exchanged for an optional product comprising a manageable body provided with a suitable print,
5 characterised in that the gift token comprises a card-shaped body with an integrated circuit, comprising a memory which can be read out electronically and programmed, intended, at least temporarily, to store the above-mentioned countervalue on it, in a way compatible with an existing electronic payment system.
- 10 2. Gift token according to claim 1, characterised in that the integrated circuit comprises means in order to co-operate by the medium of adequate peripheral equipment with a second card-shaped body with an electronic memory, in which a certain currency value is loaded in order to debit the value concerned .

1/1

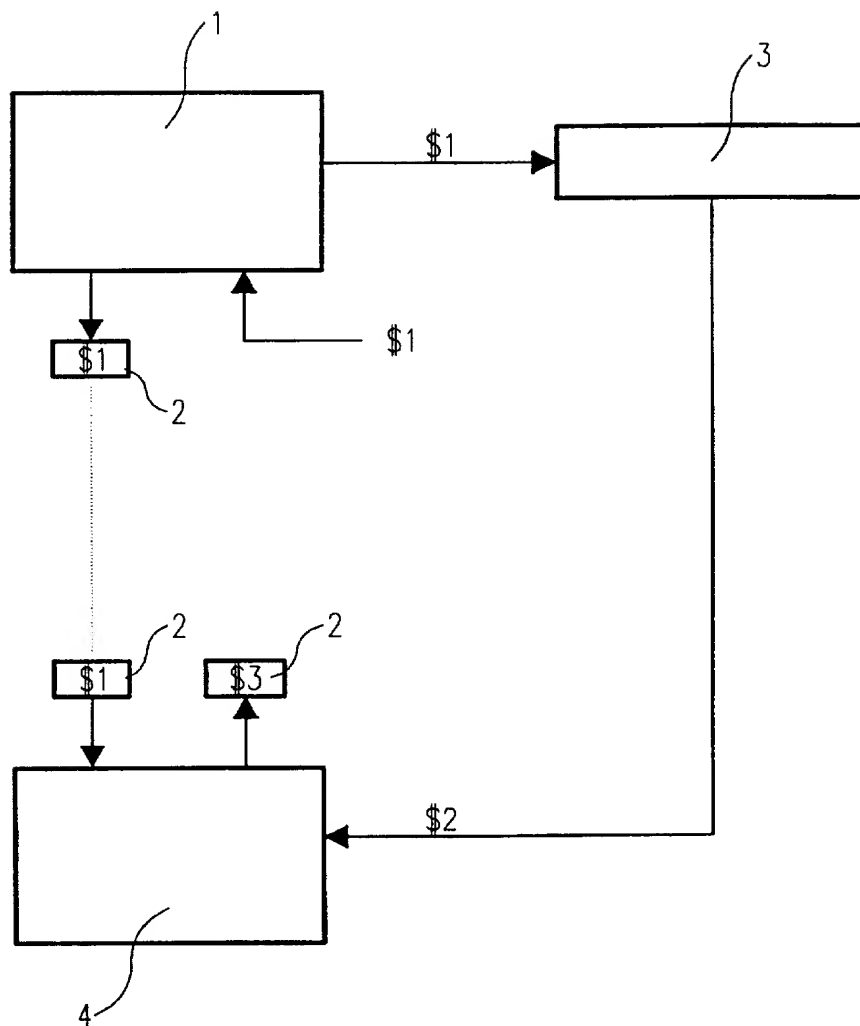


Fig.1

INTERNATIONAL SEARCH REPORT

International Application No

PCT/NL 97/00469

A. CLASSIFICATION OF SUBJECT MATTER

IPC 6 G07F7/08 G07F7/02

According to International Patent Classification(IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

IPC 6 G07G G07F

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 5 440 108 A (TRAN DICH C ET AL) 8 August 1995 see abstract; claims; figures 1,2,8,10,12 ----	1,2
X	PATENT ABSTRACTS OF JAPAN vol. 096, no. 009, 30 September 1996 & JP 08 115454 A (SANDENSHI KOGYO KK), 7 May 1996, see abstract ----	1
X	US 5 352 876 A (WATANABE MASAKATSU ET AL) 4 October 1994 see the whole document ----	1
A	DE 295 12 208 U (MARK & SELLER DI FERRACINI RIT) 26 October 1995 see page 7, line 5 - page 10, line 9; claims 1-4,9; figure 1 ----- -/-	1



Further documents are listed in the continuation of box C.



Patent family members are listed in annex.

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Name and mailing address of the ISA

European Patent Office, P.B. 5818 Patentlaan 2
NL - 2280 HV Rijswijk
Tel. (+31-70) 340-2040. Tx. 31 651 epo nl.
Fax: (+31-70) 340-3016

Authorized officer

Guivol, O

INTERNATIONAL SEARCH REPORT

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C.(Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT

Category	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	EP 0 406 841 A (SEIKO INSTR INC ;INT CARD SYSTEM INC (JP)) 9 January 1991 see abstract; figures 1-5,7,8 ----	1
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